

REMARKS

Claims 1-26 were pending and were rejected. Claims 1, 6-8, 18-20 and 22-24 are amended. No new matter is being added.

Claims 7 and 8 and the Abstract are amended to remove the typographical errors identified by the Examiner. Claims 1, 6, 8, 18-20 and 22-24 are also amended solely to improve readability and not to change the scope of the claims.

The Examiner rejected claims 1-4, 6, 7, 12, 14-17 and 20-24 under 35 U.S.C. 102(e) as being anticipated by Wallman. Applicants traverse.

Claim 1 as amended recites:

A computer implemented method of determining tax liability, the method comprising:

storing for a user a tax profile containing tax return data for at least one tax year of the user;
accessing the tax profile of the user to obtain tax return information relevant to determining the user's total tax liability in a current tax year; and
providing the user with a potential total future tax liability of the user based on a proposed brokerage transaction and the tax return information from the tax profile.

The Examiner contends that Wallman teaches providing the user with a potential total future tax liability of the user based on a proposed brokerage transaction and the tax return information from the tax profile. However, Wallman does not disclose providing the user with a potential total future tax liability of the user based on a proposed brokerage transaction and the tax return information from the tax profile. Wallman only discloses providing the user with the tax results of the proposed transactions. A user of Wallman's disclosed system would therefore not have the ability to see the impact on total tax liability resulting from a proposed transaction, unlike with the claimed invention. Accordingly, the rejection of claim 1 is unsupported by the cited reference and should be withdrawn.

Dependent claims 2-18 are patentable over Wallman for at least the same reasons as claim 1, and in addition because each dependent claim recites its own patentable features. Independent claims 19, 20, 22 and 24, and their respective dependent claims 21, 23, 25 and 26 are also patentable over Wallman for reasons analogous to claim 1.

Favorable action is solicited. The Examiner is invited to contact the undersigned attorney by telephone, mail or electronic mail in order to advance prosecution. Applicants acknowledge that a copy of any electronic mail communications will be made of record in the application file per MPEP § 502.03.

Respectfully submitted,
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